© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 39

| United States Bankruptcy Court Northern District of Illinois | | | | Vol | luntary Petition | | | | | |
|--|---|--|--|--|--|--|--|-------------------------------------|--|--|
| Name of Debtor (if individual, enter Last, First, Middle): Davison, Jeffery W | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 0054 | I.D. (ITIN) /Con | nplete EIN | Last four d | | | | axpayer I. | D. (ITIN) /Complete EIN | | |
| Street Address of Debtor (No. & Street, City, State 2727 Shaw Rd Compton, IL | & Zip Code): | | Street Add | ress of Jo | int Deb | tor (No. & Stree | et, City, St | ate & Zip Code): | | |
| | ZIPCODE 61 | 318 | | | | | | ZIPCODE | | |
| County of Residence or of the Principal Place of Bu | isiness: | | County of | Residence | e or of t | he Principal Plac | ce of Busi | e of Business: | | |
| Mailing Address of Debtor (if different from street | address) | | Mailing Ad | ldress of . | Joint De | ebtor (if differen | nt from str | eet address): | | |
| | ZIPCODE | | | | | | | ZIPCODE | | |
| Location of Principal Assets of Business Debtor (if | different from st | reet address | above): | | | | <u> </u> | | | |
| | | | | | | | | ZIPCODE | | |
| Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the courconsideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official ☐ Filing Fee waiver requested (Applicable to chapt only). Must attach signed application for the courconsideration. See Official Form 3B. | U.S.C. § Railroad Stockbro Commod Clearing Other Debtor is Title 26 of Internal Is to individuals rt's to pay fee al Form 3A. | sset Real Es 101(51B) oker dity Broker Bank Tax-Exen Check box, is a tax-exem of the United Revenue Co Check on Debtor Debtor than \$2 Check all A plan Accep | npt Entity if applicable.) pt organization d States Code (tide). te box: r is a small busin r is not a small busin r is applicable box is being filed w | under ne ness debtc usiness d subject to ces: ith this pen | Chap Chap | the Petition tapter 7 tapter 9 tapter 11 tapter 12 tapter 13 bets are primarily tots, defined in 1 101(8) as "incurr tividual primarily trividual | n is Filed Cha Rec Ma Cha Rec No Nature of (Check on y consum 1 U.S.C. red by an y for a r house- | ne box.) er | | |
| Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors. | | | | id, there v | vill be n | o funds availabl | le for | THIS SPACE IS FOR COURT USE ONLY | | |
| 5,0 |)000- 5,00 000 10,0 |)1- | | 25,001- 50,000 | | 50,001- 100,000 | Over 100,000 | | | |
| | | ,000,001 | \$50,000,001 to \$100 million | \$100,00 to \$500 | | \$500,000,001 to \$1 billion | More tha | | | |
| Estimated Liabilities \$\text{Stop} \text{ } | | ,000,001 | \$50,000,001 to | \$100,00 to \$500 | | \$500,000,001 to \$1 billion | | | | |

| Case 14-83521 Doc 1 Filed 11/21/14 B1 (Official Form 1) (04/13) Document | Entered 11/21/14 18:0 Page 2 of 39 | 00:56 Desc Main | | |
|--|---|---------------------------------------|--|--|
| Voluntary Petition (This page must be completed and filed in every case) | Name of Debtor(s): Davison, Jeffery W | | | |
| All Prior Bankruptcy Case Filed Within Last | t 8 Years (If more than two, attac | ch additional sheet) | | |
| Location Where Filed: None | Case Number: | Date Filed: | | |
| Location Where Filed: | Case Number: | Date Filed: | | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or | Affiliate of this Debtor (If mo | re than one, attach additional sheet) | | |
| Name of Debtor: None | Case Number: | Date Filed: | | |
| District: | Relationship: | Judge: | | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declar that I have informed the petitioner that [he or she] may proceed unde chapter 7, 11, 12, or 13 of title 11, United States Code, and hav explained the relief available under each such chapter. I further certif that I delivered to the debtor the notice required by 11 U.S.C. § 342(b) | | | |
| | X /s/ David M Kaleel Signature of Attorney for Debtor(s) | 11/21/14 Date | | |
| Yes, and Exhibit C is attached and made a part of this petition. No Exhi | hit D | | | |
| (To be completed by every individual debtor. If a joint petition is filed, ea Exhi Exhi Exhi Exhi Exhi Exhi Exhibit D completed and signed by the debtor is attached and ma | ach spouse must complete and atta- | ch a separate Exhibit D.) | | |
| If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached. | | | | |
| Information Regardin | ng the Debtor - Venue | | | |
| | pplicable box.) of business, or principal assets in th | is District for 180 days immediately | | |
| ☐ There is a bankruptcy case concerning debtor's affiliate, general J | ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | | |
| Certification by a Debtor Who Reside | | Property | | |
| (Check all app Landlord has a judgment against the debtor for possession of deb | blicable boxes.) btor's residence. (If box checked, co | omplete the following.) | | |
| (Name of landlord the | at obtained judgment) | | | |
| (Address o | of landlord) | | | |
| ☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss | | | | |
| Debtor has included in this petition the deposit with the court of filing of the petition. | any rent that would become due du | uring the 30-day period after the | | |
| ☐ Debtor certifies that he/she has served the Landlord with this cert | ification. (11 U.S.C. § 362(l)). | | | |

Date

| Case 14-83521 Doc 1 Filed 11/21/14 B1 (Official Form 1) (04/13) Document Voluntary Petition | Entered 11/21/14 18:00:56 Desc Main Page 3 of 39 Name of Debtor(s): Page 3 | | | |
|---|---|--|--|--|
| (This page must be completed and filed in every case) | Davison, Jeffery W | | | |
| | atures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative | | | |
| I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. | petition is true and correct, that I am the foreign representative of a deb in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with chapter of title 11 specified in this petition. A certified copy of order granting recognition of the foreign main proceeding is attach | | | |
| X /s/ Jeffery W Davison | X Signature of Foreign Representative | | | |
| Signature of Debtor Jeffery W Davison | Printed Name of Foreign Representative | | | |
| Signature of Joint Debtor | | | | |
| Telephone Number (If not represented by attorney) | Date | | | |
| November 21, 2014 Date | | | | |
| Signature of Attorney* | Signature of Non-Attorney Petition Preparer | | | |
| X /s/ David M Kaleel Signature of Attorney for Debtor(s) David M Kaleel 6185606 David M. Kaleel 806 Jefferson Mendota, IL 61342 (815) 539-5616 Fax: (815) 539-5617 kaleel5@frontier.com | I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. | | | |
| | Printed Name and title, if any, of Bankruptcy Petition Preparer | | | |
| November 21, 2014 | Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | | | |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. | Address | | | |
| Signature of Debtor (Corporation/Partnership) | | | | |
| I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. | Signature | | | |
| The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. | Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. | | | |
| X Signature of Authorized Individual | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: | | | |
| Printed Name of Authorized Individual | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. | | | |
| Title of Authorized Individual | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156. | | | |

@ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 14-83521 Doc 1 B1D (Official Form 1, Exhibit D) (12/09)

Filed 11/21/14 Entered 11/21/14 18:00:56

Page 4 of 39 Document **United States Bankruptcy Court** Northern District of Illinois

Desc Main

| Not them District | t of minors |
|---|--|
| IN RE: | Case No |
| Davison, Jeffery W | Chapter 7 |
| Debtor(s) | |
| EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING | |
| Warning: You must be able to check truthfully one of the five states do so, you are not eligible to file a bankruptcy case, and the court ca whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to to stop creditors' collection activities. | an dismiss any case you do file. If that happens, you will lose me collection activities against you. If your case is dismissed |
| Every individual debtor must file this Exhibit D. If a joint petition is filed, one of the five statements below and attach any documents as directed. | each spouse must complete and file a separate Exhibit D. Check |
| 1. Within the 180 days before the filing of my bankruptcy case , I r | received a briefing from a credit counseling agency approved by |

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing

| counseling briefing. |
|---|
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); |
| Active military duty in a military combat zone. |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

certificate and a copy of any debt repayment plan developed through the agency.

| Signature of Debtor: /s/ Jeffery W Davison | |
|--|--|
| | |

Date: November 21, 2014

Filed 11/21/14

Entered 11/21/14 18:00:56

Desc Main

Document Page 5 of 39 United States Bankruptcy Court

Northern District of Illinois

| IN RE: | | Case No |
|--------------------|-----------|-----------|
| Davison, Jeffery W | | Chapter 7 |
| | Debtor(s) | • |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-----------|---------------|-------------|
| A - Real Property | Yes | 1 | \$ 0.00 | | |
| B - Personal Property | Yes | 3 | \$ 950.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 6 | | \$ 341,361.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | \$ 1,300.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 3 | | | \$ 3,400.00 |
| | TOTAL | 20 | \$ 950.00 | \$ 341,361.00 | |

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Document Page 6 of 39 United States Bankruptcy Court

Northern District of Illinois

| IN RE: | | Case No |
|--------------------|-----------|-----------|
| Davison, Jeffery W | | Chapter 7 |
| | Debtor(s) | • |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|------------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 0.00 |

State the following:

| | |
|--|----------------|
| Average Income (from Schedule I, Line 12) | \$ 1,300.00 |
| Average Expenses (from Schedule J, Line 22) | \$ 3,400.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$ 3,400.00 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|---------|------------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 341,361.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 341,361.00 |

| B6A (Official FCASE) 14/08/3521 | |
|--------------------------------------|--|
| 3011 (011101111 1 01111 011) (12/07) | |

Filed 11/21/14 Document Entered 11/21/14 18:00:56 Page 7 of 39 Desc Main

(If known)

IN RE Davison, Jeffery W

@ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|--|---------------------------------------|--|----------------------------|
| None | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

TOTAL

0.00
(Report also on Summary of Schedules)

Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Page 8 of 39

Desc Main

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Doc 1

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-----|---|------------------|--------------------------------------|---------------------------------------|--|
| 1. | Cash on hand. | | cash | | 50.00 |
| 2. | Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | checking account at Chase Bank | | 100.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, include audio, video, and computer equipment. | | misc. furniture and appliances | | 500.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. | Wearing apparel. | | personal effects | | 100.00 |
| 7. | Furs and jewelry. | | misc. jewelry | | 200.00 |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. | Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. | Annuities. Itemize and name each issue. | X | | | |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| | | | | | |

Doc 1 Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Desc Main Page 9 of 39

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Case No. _

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-----|---|------------------|--------------------------------------|---------------------------------------|--|
| 15. | Government and corporate bonds and other negotiable and non-negotiable instruments. | Х | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | X | | | |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| | | | | | |
| | | | | | |

| B6B | (Official | FGASB) | <u>14</u> 83521 | |
|-----|-----------|-----------|-----------------|--|
| OOD | (OIIICIAI | 10111102) | (12/0/) Cont. | |

Doc 1

Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Desc Main Page 10 of 39

Case No. _

IN RE Davison, Jeffery W

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--|------------------------------------|--|
| 35. Other personal property of any kind not already listed. Itemize. | | timeshare with Bluegreen Vacation club and CFI Resorts | 1 | 0.00 |
| not already listed. Itemize. | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | TO | L ΓAL | 950.00 |
| | | 10 | IAL | 330.00 |

Doc 1 Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Page 11 of 39 Desc Main

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Case No. ____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--------------------------------|--------------------------------------|-------------------------------|--|
| SCHEDULE B - PERSONAL PROPERTY | | | |
| cash | 735 ILCS 5 §12-901 | 50.00 | 50.00 |
| checking account at Chase Bank | 735 ILCS 5 §12-1001(b) | 100.00 | 100.00 |
| misc. furniture and appliances | 735 ILCS 5 §12-1001(b) | 500.00 | 500.00 |
| personal effects | 735 ILCS 5 §12-1001(a) | 100.00 | 100.00 |
| misc. jewelry | 735 ILCS 5 §12-1001(b) | 200.00 | 200.00 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Filed 11/21/14 Document Entered 11/21/14 18:00:56 Page 12 of 39 Desc Main

IN RE Davison, Jeffery W

Debtor(s)

Case No. _____

(If known)

Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|---------------------------------------|--|------------|--------------|----------|---|--|
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | | | | l | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | ı | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | ı | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | ı | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| 0 | | | | Sub | | | Φ. | Ф |
| 0 continuation sheets attached | | | (Total of th | | | | \$ | \$ |
| | | | (Use only on la | st p | Γota age | al e) | \$ | \$ |
| | | | · | | | | (Report also on Summary of | (If applicable, report also on Statistical |
| | | | | | | | Schedules.) | Summary of Certain |

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

B6E (Official FGMSE) 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Mair Document Page 13 of 39

Debtor(s)

IN RE Davison, Jeffery W

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| | · |
|--------------|---|
| liste | teport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority don this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data. |
| \checkmark | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TY | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| | Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| | Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| | Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| | Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| | Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |
| | * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. |
| | 0 continuation sheets attached |

Doc 1 Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Page 14 of 39

Desc Main

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| | _ | | | | | | |
|--|----------|---------------------------------------|--|---------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | collections | | П | П | |
| Asset Acceptance P O Box 1630 Warren, MI 48900 | | | | | | | 5,453.00 |
| ACCOUNT NO. | | | foreclosed on home in 2010 | | T | П | -, |
| BAC Home Loan Serv 18 Tapo Canyon Simi Valley, CA 93063 | | | | | | | 124,400.00 |
| ACCOUNT NO. | | | purchases | | \exists | П | |
| Bank Of America P O Box 982238 El Paso, TX 79998 | | | | | | | 6,095.00 |
| ACCOUNT NO. | | | repossed RV in 2009 | H | \exists | H | 0,000.00 |
| Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597-2168 | | | • | | | | |
| | | | | | | Ц | 20,750.00 |
| 5 continuation sheets attached | | | (Total of th | Subi is pa | | | \$ 156,698.00 |
| | | | (Use only on last page of the completed Schedule F. Report | | ota | | |
| | | | the Summary of Schedules and, if applicable, on the St | atis | tica | al | |
| | | | Summary of Certain Liabilities and Related | d Da | ata. | .) | \$ |

Doc 1

Document

Filed 11/21/14 Entered 11/21/14 18:00:56 Page 15 of 39

Desc Main

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Case No. _

| | | (• | Continuation Sheet) | | | | |
|--|----------|---------------------------------------|--|-----------------------------|----------------------------|-----------------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | purchases | П | | | |
| Barclays Bank Delaware 125 S West St Wilmington, DE 19801 | | | | | | | 4,850.00 |
| ACCOUNT NO. | | | vacation property - time share | | | | |
| Bluegreen Vacation Club Bluegreen Resorts Management P O Box 630980 Cincinnati, OH 45263-0980 | - | | | | | | 3,360.00 |
| ACCOUNT NO. | | | collections | H | | H | 0,000.00 |
| Cach, LLC 4340 S Monoco 2nd Floor Denver, CO 80237 | | | | | | | 4,480.00 |
| ACCOUNT NO. | | | purchases | H | | | 4,400.00 |
| Capital One P O Box 30281 Salt Lake City, UT 84130 | | | paramasos | | | | 2,000.00 |
| ACCOUNT NO. | | | purchases | H | | \dashv | 2,000.00 |
| Capital One/Menards P O Box 30253 Salt Lake City, UT 84130 | - | | | | | | 2 524 00 |
| LOGGENTANO | | | medical bills | H | | - | 2,534.00 |
| ACCOUNT NO. Cardiovascular Consultants 2215 Nebraska Ave., Ste. 2E Fort Pierce, FL 34950-4866 | 1 | | medical bills | | | | |
| | L | | | \vdash | | \sqcup | 100.00 |
| ACCOUNT NO. | - | | collections | | | | |
| Cavlary Portofolio 500 Summit Lake Drste 4-A Valhalla, NY 10595 | | | | | | | 700.00 |
| Sheet no. 1 of 5 continuation sheets attached to | | | | L Sub | tots | | 789.00 |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | is p T t als tatis | age Fota o o tica | e) [nl n nl | 18,113.00 |

Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Page 16 of 39

IN RE Davison, Jeffery W

Debtor(s)

Case No. _ (If known)

| | | (1 | Continuation Sneet) | | | | |
|---|----------|---------------------------------------|---|-------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | westgate resorts/fees/ timeshare | П | | П | |
| CFI Resorts Management Inc 2801 Old Winter Garden Rd Ocoee, FL 34761-2965 | | | | | | | 2,750.00 |
| ACCOUNT NO. | | | purchases | Н | | Н | _, |
| Chase Bank P O Box 15298 Wilmington, DE 19850 | | | | | | | |
| ACCOUNT NO. | | | collections | Н | | Н | 2,372.00 |
| Convergent Outsourcing P O Box 9004 Renton, WA 98057 | | | | | | | 560.00 |
| ACCOUNT NO. | | | purchases | | | | 300.00 |
| Discover P O Box 6103 Carol Stream, IL 60197-6103 | | | | | | | 0.405.00 |
| ACCOUNT NO. | | | purchases | H | | Н | 3,195.00 |
| Enhanced Recovery Co 8014 Bayberry Rd Jacksonville, FL 32256-7412 | | | | | | | 405.00 |
| ACCOUNT NO. | | | purchases | | | Н | 105.00 |
| Enhanced Recovery Co P O Box 57547 Jacksonville, FL 32241 | | | | | | | 300.00 |
| ACCOUNT NO. | - | | auto Ioan | H | | H | 330.00 |
| Farmers National Bank 114 W 3rd St Prophetstown, IL 61277 | | | | | | | |
| | | | | | | Щ | 10,000.00 |
| Sheet no. $\underline{2}$ of $\underline{5}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | Sub is p | | | \$ 19,282.00 |
| | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate | als | tica | n al | \$ |

Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Page 17 of 39

IN RE Davison, Jeffery W

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. _ (If known)

| | | (• | Continuation Sheet) | | | | |
|---|----------|---------------------------------------|--|----------------------------|-----------------------------|---------------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | medical bills | | | H | |
| Fivemile Creek Emerg. Phys. P O Box 37852 Philadelphia, PA 19101 | | | | | | | 1,735.00 |
| ACCOUNT NO. | | | medical bills | | | \dashv | 1,733.00 |
| Florida United Radiology P O Box 19510 Ft. Lauderdale, FL 33318-0510 | | | inedistri sino | | | | 120.00 |
| ACCOUNT NO. | | | purchases | | | \dashv | 120.00 |
| GE Money Bank C/O Cavalry P O Box 520 Valhalla, NY 10595 | | | | | | | 862.00 |
| ACCOUNT NO. | | | purchases | | | Ħ | |
| HSBC Bank P O Box 9 Buffalo, NY 14240 | | | | | | | |
| | - | | | | | \dashv | 9,712.00 |
| ACCOUNT NO. HSBC Best Buy P O Box 9 Buffalo, NY 14240 | | | purchases | | | | 5 500 00 |
| | | | medical bills | | | \dashv | 5,539.00 |
| ACCOUNT NO. Lawnwood Regional Med Ct P O Box 740771 Cincinnati, OH 45274-0771 | _ | | medical bilis | | | | 45 050 00 |
| L GGOVI TO VIO | | | lean Charakaa rangeeggad nurahagad in 1000 | | | - | 15,850.00 |
| ACCOUNT NO. M & I Of BMO Harris 770 N Water St Milwaukee, WI 53202-3509 | | | Jeep Cherokee repossessed - purchased in 1988 | | | | 00 T 00 50 |
| Sheet no. 3 of 5 continuation sheets attached to | | | | Sub | toto | | 33,768.00 |
| Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Related | is pa T also atis | age Tota o or tica | e) al n al | \$ 67,586.00 |

Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Page 18 of 39

(If known)

IN RE Davison, Jeffery W

Debtor(s)

Case No. _

| | _ | _ (' | Continuation Sneet) | _ | | | |
|--|----------|---------------------------------------|---|------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | auto loan | П | | | |
| Metrobank 1523 8th St East Moline, IL 61244 | | | | | | | 5,225.00 |
| ACCOUNT NO. | | | collections | Н | | Н | ., |
| Midland Funding, LLC 8875 Aero Dr., Ste. 200 San Diego, CA 92123 | | | | | | | 12,500.00 |
| ACCOUNT NO. | | | collections/medical | | | \dashv | 12,300.00 |
| Mutual Management SVC 401 E State St Rockford, IL 61104-1027 | | | | | | | 2,000.00 |
| ACCOUNT NO. | | | medical bills | | | | 2,000.00 |
| Quality Pathology Group, INC P O Box 63069 Charleston, SC 29419-3069 | - | | | | | | |
| | | | | | | | 1,000.00 |
| ACCOUNT NO. | 1 | | purchases | | | | |
| Shell/Citibank P O Box 6497 Sioux Falls, SD 57117 | | | | | | | 202.22 |
| ACCOUNT NO | | | credit card | H | | \dashv | 833.00 |
| ACCOUNT NO. State Farm Bank 3 State Farm Plazan - 3 Bloomington, IL 61791 | | | | | | | 13 500 00 |
| ACCOUNT NO. | \vdash | | purchases | Н | | | 13,500.00 |
| SYMCB/Wal Mart P O Box 965024 Orlando, FL 32896 | 1 | | | | | | 0.000.00 |
| Sheet no. 4 of 5 continuation sheets attached to | | | | C.,.L | tot | | 2,200.00 |
| Sheet no4 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | | age |) | \$ 37,258.00 |
| | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate | als | tica | n ıl | \$ |

Doc 1

Filed 11/21/14 Document

Entered 11/21/14 18:00:56 Page 19 of 39

Desc Main

(If known)

IN RE Davison, Jeffery W

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

| | | (| Continuation Sheet) | | | | |
|---|----------|---------------------------------------|---|---------------------|---------------------|---------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | purchases | Н | | | |
| SYNCB/Old Navy P O Box 965007 Orlando, FL 32896 | | | | | | | 125.00 |
| ACCOUNT NO. | | | purchases | + | | | 123.00 |
| SYNCBG/Lane Furniture P O Box 965036 Orlando, FL 32896 | | | | | | | 3,589.00 |
| ACCOUNT NO. | | | collections | \vdash | | | 3,569.00 |
| United Credit Service P O Box 740 Elkhorn, WI 53121 | | | | | | | 1,060.00 |
| ACCOUNT NO. | | | purchases | \vdash | | | 1,000.00 |
| Universarl CD P O Box 6497 Sioux Falls, SD 57117 | | | | | | | 9,000.00 |
| ACCOUNT NO. | | | note loan - RV debt '09 repossed | \vdash | | | 3,000.00 |
| Wells Fargo P O Box 25341 Santa Ana, CA 92799 | | | | | | | 20 050 00 |
| ACCOUNT NO. | | | | | | | 28,650.00 |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | - | 1 | (Total of th | Sub | | | \$ 42,424.00 |
| Selectate of Creations from any Charles Promption by Charles | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | T t als tatis | Tota o o tica | al n al | \$ 341,361.00 |

| Rec (Official Case 14,83521 | Doc 1 | Filed 11/21/14 | Entered 11/21/14 18:00:56 |
|--------------------------------|-------|----------------|---------------------------|
| boo (Official Form oo) (12/07) | | Document | Page 20 of 39 |

Debtor(s)

IN RE Davison, Jeffery W

nent Page 20 01 39

Case No.

(If known)

Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| вен (Official Case 14783521 | Doc 1 | Filed 11/21/14 | Entered 11/21/14 18:00:56 |
|-----------------------------|-------|----------------|---------------------------|
| | | Document | Page 21 of 39 |

IN RE Davison, Jeffery W

Case No. Debtor(s)

Desc Main

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

@ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 22 of 39

| Fill in this information to identify | your case: | | | | | |
|---|--|---|-------------------|---|---|------------------------|
| Debtor 1 Jeffery W Davison | | | | | | |
| First Name Debtor 2 | Middle Name | Last Name | | | | |
| (Spouse, if filing) First Name | Middle Name | Last Name | | | | |
| United States Bankruptcy Court for the: I | Northern District of Illinois | | | | | |
| Case number | | | | Check if the | | |
| | | | | | ended filing plement showing post-petition | |
| | | | | | er 13 income as of the following | |
| Official Form 6I | | | | MM / D | D / YYYY | |
| Schedule I: You | ır Income | | | | | 12/13 |
| Be as complete and accurate as posupplying correct information. If you figure separated and your spouseparate sheet to this form. On the Describe Employm | ou are married and not fi use is not filing with you, top of any additional pa | ling jointly, and yo , do not include in | ur spo formati | use is living with y on about your spo | ou, include information about use. If more space is needed, a | your spouse ttach a |
| Fill in your employment | | Debtor 1 | | | Debtor 2 or non-filing spo | 150 |
| information. If you have more than one job, | | Deptor 1 | | | Debiol 2 of Holl-Hilling spo | use |
| attach a separate page with | Employment status | Employed | | | ☐ Employed | |
| information about additional employers. | | Mot employ | ed | | Not employed | |
| Include part-time, seasonal, or self-employed work. | | | | | | |
| Occupation may Include student or homemaker, if it applies. | Occupation | | | | | |
| | Employer's name | | | | | |
| | Employer's address | | | | | |
| | | Number Street | | | Number Street | |
| | | | | | | |
| | | City | State | ZIP Code | City State Z | IP Code |
| | How long employed the | ere? | <u>-</u> | | | |
| Part 2: Give Details About | : Monthly Income | | | | | |
| Estimate monthly income as of | the date you file this for | m. If you have noth | ing to r | eport for any line, w | rite \$0 in the space. Include your | non-filing |
| spouse unless you are separated If you or your non-filing spouse ha | | or combine the infe | ormatio | n for all amployars f | or that norson on the lines | |
| below. If you need more space, a | | | Jiiiauo | n for all employers i | or that person on the lines | |
| | | | | For Debtor 1 | For Debtor 2 or | |
| 2. List monthly gross wages, sal | any and commissions (h | nefore all novroll | | | non-filing spouse | |
| deductions). If not paid monthly, | | | 2. | \$0.00 | \$ | |
| 3. Estimate and list monthly over | rtime pay. | | 3. | +\$0.00 | + \$ | |
| 4. Calculate gross income. Add li | ne 2 + line 3. | | 4. | \$ <u> 0.00 </u> | \$ | |

Official Form 6l Schedule I: Your Income page 1

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 23 of 39

Debtor 1

Jeffery W Davison
First Name Middle Name

Last Name

Case number (if known)

| | | | For | Debtor 1 | For Debtor 2 or |
|---------------|--|------------|----------|----------------|------------------------|
| | | | | | non-filing spouse |
| C | opy line 4 here | 4. | \$ | 0.00 | \$ |
| 5. Lis | st all payroll deductions: | | | | |
| | a. Tax, Medicare, and Social Security deductions | 5a. | \$ | 0.00 | \$ |
| | b. Mandatory contributions for retirement plans | 5b. | \$ | 0.00 | \$ |
| | c. Voluntary contributions for retirement plans | 5c. | \$ | 0.00 | \$ |
| | d. Required repayments of retirement fund loans | 5d. | \$ | 0.00 | \$ |
| | e. Insurance | 5e. | \$ | 0.00 | \$ |
| 5 | f. Domestic support obligations | 5f. | \$ | 0.00 | \$ |
| | g. Union dues | 5g. | \$ | 0.00 | \$ |
| | h. Other deductions. Specify: | 5y. 5h. | +\$ | 0.00 | + \$ |
| | | | | | ι φ |
| 6. A | Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. | 6. | \$ | 0.00 | \$ |
| 7. C | Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$ | 0.00 | \$ |
| 8. L i | ist all other income regularly received: | | | | |
| 8 | Net income from rental property and from operating a business, profession, or farm | | | | |
| | Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | • | 0.00 | • |
| | monthly net income. | 8a. | \$ | 0.00 | \$ |
| 8 | 8b. Interest and dividends | 8b. | \$ | 0.00 | \$ |
| 8 | Family support payments that you, a non-filing spouse, or a depende regularly receive | nt | | | |
| | Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. | \$ | 0.00 | \$ |
| 8 | d. Unemployment compensation | 8d. | \$ | 1,300.00 | \$ |
| | Be. Social Security | 8e. | \$ | 0.00 | \$ |
| 8 | Sf. Other government assistance that you regularly receive | | | | • |
| | Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. | | \$ | 0.00 | \$ |
| | Specify: | 8f. | | | |
| 8 | g. Pension or retirement income | 8g. | \$ | 0.00 | \$ |
| 8 | 8h. Other monthly income. Specify: | 8h. | +\$ | 0.00 | +\$ |
| 9. 🗚 | dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. | 9. | \$ | 1,300.00 | \$ |
| | alculate monthly income. Add line 7 + line 9. | | • | 1 200 00 | |
| A | dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | \$ | 1,300.00 | + |
| In | tate all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, you her friends or relatives. | | | ents, your roo | mmates, and |
| D | o not include any amounts already included in lines 2-10 or amounts that are | not a | vailable | to pay expen | ses listed in Schedule |
| S | pecify: | | | | 1 |
| 12. A | dd the amount in the last column of line 10 to the amount in line 11. The | resul | t is the | combined mo | nthly income. |
| | rite that amount on the Summary of Schedules and Statistical Summary of Co | | | | • |
| | | | | | |
| 13. C | o you expect an increase or decrease within the year after you file this f | form? | ? | | |
| ţ | No. | | | | |
| Į | Yes. Explain: None | | | | |

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 24 of 39

| Fill in this information to identify your case: | | |
|--|---|-------------------------------|
| Debtor 1 | Check if this is: | |
| First Name Middle Name Last Name Debtor 2 | _ | |
| (Spouse, if filing) First Name Middle Name Last Name | An amended filingA supplement showing post | t-netition chanter 13 |
| United States Bankruptcy Court for the: Northern District of Illinois | expenses as of the following | |
| Case number(ff known) | MM / DD / YYYY | |
| (II Alowi) | ☐ A separate filing for Debtor | |
| Official Form 6J | maintains a separate house | ehold |
| Schedule J: Your Expenses | | 12/13 |
| Be as complete and accurate as possible. If two married people are filing together, both information. If more space is needed, attach another sheet to this form. On the top of a (if known). Answer every question. | | |
| Part 1: Describe Your Household | | |
| 1. Is this a joint case? | | |
| No. Go to line 2. Yes. Does Debtor 2 live in a separate household? | | |
| NoYes. Debtor 2 must file a separate Schedule J. | | |
| 2. Do you have dependents? | | |
| Do not list Debtor 1 and Debtor 2. Dependent's relation for each dependent | | Does dependent live with you? |
| Do not state the dependents' | | □ No □ Yes |
| names. | | □ No |
| | | ☐ Yes |
| | | No No |
| | | Yes |
| | | ☐ No☐ Yes |
| | | □ No |
| | | Yes |
| 3. Do your expenses include expenses of people other than yourself and your dependents? | | |
| Part 2: Estimate Your Ongoing Monthly Expenses | | |
| Estimate your expenses as of your bankruptcy filing date unless you are using this for | m as a supplement in a Chapter 13 | case to report |
| expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> applicable date. | | - |
| Include expenses paid for with non-cash government assistance if you know the value | | |
| such assistance and have included it on Schedule I: Your Income (Official Form 6I.) | Your expe | enses |
| The rental or home ownership expenses for your residence. Include first mortgage pa any rent for the ground or lot. | ayments and | 0.00 |
| If not included in line 4: | | |
| 4a. Real estate taxes | · · · · · · · · · · · · · · · · · · · | .00 |
| 4b. Property, homeowner's, or renter's insurance | · | 0.00 |
| 4c. Home maintenance, repair, and upkeep expenses | , | 0.00 |
| 4d. Homeowner's association or condominium dues | 4d. \$ 0 | .00 |

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 25 of 39

Debtor 1

Jeffery W Davison
First Name Middle Name

Last Name

Case number (if known)_

| | | Your | expenses |
|---|------|------|----------|
| 5. Additional mortgage payments for your residence, such as home equity loans | 5. | \$ | 0.00 |
| 6. Utilities: | | | |
| 6a. Electricity, heat, natural gas | 6a. | \$ | 200.00 |
| 6b. Water, sewer, garbage collection | 6b. | \$ | 50.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | 200.00 |
| 6d. Other. Specify: | 6d. | \$ | 0.00 |
| 7. Food and housekeeping supplies | 7. | \$ | 1,000.00 |
| 8. Childcare and children's education costs | 8. | \$ | 0.00 |
| 9. Clothing, laundry, and dry cleaning | 9. | \$ | 150.00 |
| 0. Personal care products and services | 10. | \$ | 200.00 |
| Medical and dental expenses | 11. | \$ | 300.00 |
| Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | \$ | 500.00 |
| 3. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 100.00 |
| 4. Charitable contributions and religious donations | 14. | \$ | 0.00 |
| Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. Life insurance | 15a. | \$ | 0.00 |
| 15b. Health insurance | 15b. | \$ | 0.00 |
| 15c. Vehicle insurance | 15c. | \$ | 0.00 |
| 15d. Other insurance. Specify: | 15d. | \$ | 0.00 |
| 5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | \$ | 0.00 |
| 7. Installment or lease payments: | | | |
| 17a. Car payments for Vehicle 1 | 17a. | \$ | 0.00 |
| 17b. Car payments for Vehicle 2 | 17b. | \$ | 0.00 |
| 17c. Other. Specify: | 17c. | \$ | 0.00 |
| 17d. Other. Specify: | 17d. | \$ | 0.00 |
| Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). | 18. | \$ | 0.00 |
| 9. Other payments you make to support others who do not live with you. | | \$ | 0.00 |
| Specify: | 19. | | |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom | ne. | | |
| 20a. Mortgages on other property | 20a. | \$ | 0.00 |
| 20b. Real estate taxes | 20b. | \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. | \$ | 0.00 |

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 26 of 39

| Debtor 1 | Jeffery V First Name | N Davison Middle Name | Last Name | Case number (if know | n) | | |
|----------------|-------------------------|--|--|-------------------------|------|-----|-----------|
| 21. Oth | ner. Specify: | | | _ | 21. | +\$ | 0.00 |
| | r monthly exper | nses. Add lines 4 nthly expenses. | through 21. | | 22. | \$ | 3,400.00 |
| 23. Calc | ulate your mont | hly net income. | | | | | |
| 23a. | Copy line 12 (ye | our combined mo | nthly income) from Schedule I. | | 23a. | \$ | 1,300.00 |
| 23b. | Copy your mon | thly expenses from | m line 22 above. | | 23b. | -\$ | 3,400.00 |
| 23c. | • | nonthly expenses our <i>monthly net ind</i> | from your monthly income. come. | | 23c. | \$ | -2,100.00 |
| For e | example, do you o | expect to finish pa | use in your expenses within the year aying for your car loan within the year ease because of a modification to the | r or do you expect your | | | |
| □ Y | | | | | | | |

Page 27 of 39

(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Davison, Jeffery W

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: November 21, 2014 Signature: /s/ Jeffery W Davison Debtor Jeffery W Davison Signature: ___ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

| B7 (Official F.C. ase, 14-83521 | Doc 1 | Filed 11/21/14 | Entered 11/21/14 18:00:56 | Desc Main |
|---------------------------------|-------|------------------------------|---------------------------|-----------|
| D7 (Official Form 7) (04/13) | | Document United States Ba | Page 28 of 39 | |
| | | United States Ba | nkruptcy Court | |
| | | Northern Dist | rict of Illinois | |

IN RE:

Case No. _____

Davison, Jeffery W

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2012 \$13,000.00 2013 \$ 0.00

earnings to date \$12,000.00

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 0.00 Unemployment in 2012 and 2013 of \$8,000,00

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

repossed Jeep Cherokee - purchased in 1988

NAME AND ADDRESS OF CREDITOR OR SELLER M & I Of BMO Harris 770 N Water St Milwaukee, WI 53202-3509

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| 0 | 00000 |
|---|-------|
| | ACCEC |

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

DATES OF OCCUPANCY

50.00

David M. Kaleel 700.00

10. Other transfers

Counseling

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

 \checkmark

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

3336 S Jennkins Rd., Fort Pierce, FL 34981 12/13/to 05/14 same

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

| Case 14-83521 | Doc 1 | Filed 11/21/14 | Entered 11/21/14 18:00:56 | Desc Main |
|---------------|-------|----------------|---------------------------|-----------|
| | | Document | Dana 31 of 30 | |

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date: November 21, 2014 | Signature /s/ Jeffery W Davison | |
|--------------------------------|--------------------------------------|-------------------|
| | of Debtor | Jeffery W Davison |
| Date: | Signature of Joint Debtor (if any) | |
| | 0 continuation pages attached | |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 14-83521 **B8** (Official Form 8) (12/08)

Doc 1

Filed 11/21/14

Entered 11/21/14 18:00:56 Desc Main

Document Page 32 of 39 **United States Bankruptcy Court**

Northern District of Illinois

IN RE: Case No. _ Davison, Jeffery W Chapter 7 Debtor(s) CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. 1 **Creditor's Name: Describe Property Securing Debt:** Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one):

| Property No. 2 (if necessary) | |
|--|---|
| Creditor's Name: | Describe Property Securing Debt: |
| Property will be (check one): Surrendered Retained | |
| If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain | (for example, avoid lien using 11 U.S.C. § 522(f)). |
| Property is (check one): Claimed as exempt Not claimed as exempt | |

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 | | |
|-------------------------------|---------------------------|--|
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No |
| | | |

continuation sheets attached (if any)

Claimed as exempt Not claimed as exempt

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

November 21, 2014 /s/ Jeffery W Davison Date: Signature of Debtor

Signature of Joint Debtor

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 33 of 39 United States Bankruptcy Court Northern District of Illinois

| IN | NRE: | T (OT CASE) A SAME OF THE | Case No. | | |
|----|--|--|--|-------------------|--|
| | | | Chapter 7 | | |
| De | avison, Jeffery W Deb | otor(s) | Chapter 1 | | |
| | DISCLOSURE O | OF COMPENSATION OF A | TTORNEY FOR DEBTOR | | |
| 1. | | tcy, or agreed to be paid to me, for service | for the above-named debtor(s) and that compensation es rendered or to be rendered on behalf of the debtor(s) | | |
| | For legal services, I have agreed to accept | | \$ | 700.00 | |
| | Prior to the filing of this statement I have received | | \$ | 700.00 | |
| | Balance Due | | \$ | 0.00 | |
| 2. | The source of the compensation paid to me was: | Debtor Other (specify): | | | |
| 3. | The source of compensation to be paid to me is: | Debtor Other (specify): | | | |
| 4. | I have not agreed to share the above-disclosed of | compensation with any other person unless | s they are members and associates of my law firm. | | |
| | I have agreed to share the above-disclosed com together with a list of the names of the people s | | are not members or associates of my law firm. A copy | of the agreement, | |
| 5. | In return for the above-disclosed fee, I have agreed to | to render legal service for all aspects of the | e bankruptcy case, including: | | |
| | a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. Representation of the debtor in adversary proce e. [Other provisions as needed] | s, statement of affairs and plan which may creditors and confirmation hearing, and an | y be required; ny adjourned hearings thereof; | | |
| 6. | By agreement with the debtor(s), the above disclosed | d fee does not include the following servic | es: | | |
| | | CERTIFICATION | | | |
| | certify that the foregoing is a complete statement of a proceeding. | ny agreement or arrangement for payment | to me for representation of the debtor(s) in this bankru | iptcy | |
| - | November 21, 2014 | /s/ David M Kaleel | | | |

David M. Kaleel 806 Jefferson Mendota, IL 61342 (815) 539-5616 Fax: (815) 539-5617 kaleel5@frontier.com

Document Page 34 of 39

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services: (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 36 of 39 United States Bankruptcy Court Northern District of Illinois

| Chapter 7 |
|---|
| |
| otor(s) |
| RIFICATION OF CREDITOR MATRIX |
| Number of Creditors3 |
| ies that the list of creditors is true and correct to the best of my (our) knowledge. |
| S/ Jeffery W Davison Debtor |
| oint Debtor |
| |

Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main

Davison, Jeffery W 2727 Shaw Rd Compton, IL 61318 Document Page 37 of 39 Capital One/Menards P O Box 30253 Salt Lake City, UT 84130

Fivemile Creek Emerg. Phys. P O Box 37852 Philadelphia, PA 19101

David M. Kaleel 806 Jefferson Mendota, IL 61342 Cardiovascular Consultants 2215 Nebraska Ave., Ste. 2E Fort Pierce, FL 34950-4866 Florida United Radiology P O Box 19510 Ft. Lauderdale, FL 33318-0510

Asset Acceptance P O Box 1630 Warren, MI 48900 Cavlary Portofolio 500 Summit Lake Drste 4-A Valhalla, NY 10595 GE Money Bank C/O Cavalry P O Box 520 Valhalla, NY 10595

BAC Home Loan Serv 18 Tapo Canyon Simi Valley, CA 93063 CFI Resorts Management Inc 2801 Old Winter Garden Rd Ocoee, FL 34761-2965 HSBC Bank
P O Box 9
Buffalo, NY 14240

Bank Of America P O Box 982238 El Paso, TX 79998 Chase Bank P O Box 15298 Wilmington, DE 19850 HSBC Best Buy P O Box 9 Buffalo, NY 14240

Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597-2168 Convergent Outsourcing P O Box 9004 Renton, WA 98057

Lawnwood Regional Med Ct P O Box 740771 Cincinnati, OH 45274-0771

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Discover P O Box 6103 Carol Stream, IL 60197-6103 M & I Of BMO Harris 770 N Water St Milwaukee, WI 53202-3509

Bluegreen Vacation Club Bluegreen Resorts Management P O Box 630980 Cincinnati, OH 45263-0980 Enhanced Recovery Co 8014 Bayberry Rd Jacksonville, FL 32256-7412 Metrobank 1523 8th St East Moline, IL 61244

Cach, LLC 4340 S Monoco 2nd Floor Denver, CO 80237 Enhanced Recovery Co P O Box 57547 Jacksonville, FL 32241 Midland Funding, LLC 8875 Aero Dr., Ste. 200 San Diego, CA 92123

Capital One P O Box 30281 Salt Lake City, UT 84130 Farmers National Bank 114 W 3rd St Prophetstown, IL 61277

Mutual Management SVC 401 E State St Rockford, IL 61104-1027 Case 14-83521 Doc 1 Filed 11/21/14 Entered 11/21/14 18:00:56 Desc Main Document Page 38 of 39

Quality Pathology Group, INC P O Box 63069 Charleston, SC 29419-3069

Shell/Citibank P O Box 6497 Sioux Falls, SD 57117

State Farm Bank 3 State Farm Plazan - 3 Bloomington, IL 61791

SYMCB/Wal Mart P O Box 965024 Orlando, FL 32896

SYNCB/Old Navy P O Box 965007 Orlando, FL 32896

SYNCBG/Lane Furniture P O Box 965036 Orlando, FL 32896

United Credit Service P O Box 740 Elkhorn, WI 53121

Universarl CD P O Box 6497 Sioux Falls, SD 57117

Wells Fargo P O Box 25341 Santa Ana, CA 92799 $_{B201B\;(Form\;2018)}\text{Case,14-83521}$

Doc 1

Filed 11/21/14

Entered 11/21/14 18:00:56

Desc Main

Document Page 39 of 39 United States Bankruptcy Court

Northern District of Illinois

| IN RE: | | Case No. |
|--------------------|-----------|-----------|
| Davison, Jeffery W | | Chapter 7 |
| | Debtor(s) | • |

| | OF NOTICE TO CONSUMER DEBTO 42(b) OF THE BANKRUPTCY CODE | OR(S) |
|--|---|---|
| Certificate of [N | on-Attorney] Bankruptcy Petition Prepa | rer |
| I, the [non-attorney] bankruptcy petition preparer sinotice, as required by § 342(b) of the Bankruptcy C | | delivered to the debtor the attached |
| Printed Name and title, if any, of Bankruptcy Petitic Address: | petition the Soc principa the bank | Security number (If the bankruptcy preparer is not an individual, state ial Security number of the officer, al, responsible person, or partner of kruptcy petition preparer.) |
| X | r, principal, responsible person, or | ed by 11 U.S.C. § 110.) |
| | Certificate of the Debtor | |
| I (We), the debtor(s), affirm that I (we) have receive | ed and read the attached notice, as required by § | 342(b) of the Bankruptcy Code. |
| Davison, Jeffery W | X /s/ Jeffery W Davison | 11/21/2014 |
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |
| Case No. (if known) | X | |
| | Signature of Joint Debtor (i | f any) Date |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only